



DETERMINANTS OF HOUSEHOLD DEBT IN MALAYSIA

NAZIRAH AINA BINTI ZAMAN HURI

20173671491

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

FACULTY OF BUSINESS & MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONORS (FINANCE)
FACULTY OF BUSINESS & MANAGEMENT
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I, Nazirah Aina Binti Zaman Huri, (I/C Number: 960614-14-5828)

Hereby, declare that:

- i. This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- ii. This project-paper is the result of my independent work and investigation, except where otherwise stated.
- iii. All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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Date:12/01/2020

LETTER OF SUBMISSION

January 2020

Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business & Management

Universiti Teknologi MARA

Kampus Bandaraya Melaka

Dear Madam,

SUBMISSION OF PROJECT PAPER

DETERMINANTS OF HOUSEHOLD DEBT IN MALAYSIA

With reference to the above matter, I would like to hand in my project entitled

“DETERMINANTS OF HOUSEHOLD DEBT IN MALAYSIA”

to fulfill the requirement as needed by the Business & Management, Universiti Teknologi Mara. Thank You.

Yours Sincerely,

(Nazirah Aina Binti Zaman Huri)

20173671491

Bachelor of Business Administration (Hons) Finance

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ABSTRACT

Household debt is the one of the important matters that need to be look seriously and done carefully. An error happens in managing household debt can lead to financial distress and bankruptcy. The aim of this study is to determine the factors of influencing rising in household debt in Malaysia between the variables which is housing price index, unemployment rate, interest rate and savings. This study is using time series data for the period of eleven years by monthly basis starting from January 2009 to March 2019. The regression analysis is employed to investigate whether the five variables construct will have a relationship with the determinants of household debts in Malaysia.